

SECOND AMENDMENT TO
THE UNITED STATES ARMY NONAPPROPRIATED
FUND EMPLOYEE 401(K) SAVINGS PLAN

This SECOND AMENDMENT to the United States Army Nonappropriated Fund Employee 401(k) Savings Plan, amended and restated effective 1 January 2001 (the "Plan"), is made in accordance with Section 11.1 of the Plan this 30th day of December, 2005, by the Commander, United States Army Community and Family Support Center, effective as of the dates provided below:

1. Effective January 1, 2001, the fifth sentence of Section 9.4 is amended to read as follows:

A Participant or former Participant who is subsequently reemployed as an Eligible Employee prior to incurring a five (5) consecutive year Break in Service from the date of his termination shall have his forfeited Employer Account restored to him as soon as practicable following his reemployment.

2. Effective January 1, 2006, Section 9.6 shall be amended in its entirety to read as follows:

Each Participant shall designate, on forms prescribed by the Benefits Program Manager, one (1) or more Beneficiaries to receive any amounts that may be payable under the Plan because of the Participant's death. Such designation may be changed by the Participant at any time by giving written notice to the Benefits Program Manager. If the designated Beneficiary is not living at the time any amounts become payable, any such amounts will be paid to the surviving Spouse, or if there is no surviving Spouse, to the estate of the deceased Participant.

3. Effective January 1, 2003, Section 10.2 shall be amended by the addition of the following at the end thereof:

Notwithstanding any provision of the Plan to the contrary, distributions under the Plan shall meet the requirements of section 401(a)(9) as set forth in § 1.401(a)(9)-1 of the Income Tax Regulations and the incidental benefit rules thereto, to the extent such regulations apply to the distributions permitted under this Plan.

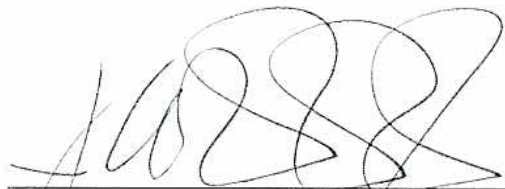
4. Effective for distributions beginning on or after March 28, 2005, Section 10.3(c) shall be deleted and a new section 10.4 shall be added to read as follows:

10.4 Consent to Distributions and Cash-Outs

- (a) Unless subsection (b) applies, if a distribution is one to which Sections 401(a)(11) and 417 of the Code (the joint and survivor annuity notice requirements) do not apply, such distribution may commence less than 30 days after the notice required under section 1.411(a)-11(c) of the Income Tax Regulations is given, provided that:

- (1) the Benefits Program manager clearly informs the Participant that the Participant has a right to a period of at least 30 days after receiving the notice to consider the decision of whether or not to elect a distribution (and, if applicable, a particular distribution option), and
 - (2) the Participant, after receiving the notice, affirmatively elects a distribution.
- (b) If, on the date the Participant's benefit is distributable to him from the Plan, the Participant's account balance is less than or equal to \$1,000, notwithstanding subsection (a), above, and notwithstanding the ability of the Participant (or of the Participant's Spouse, upon death) to delay distributions under Article IX, the Participant will not have a choice as to the distribution of his benefits and they will be paid to him as soon as practicable in a lump sum.

PURSUANT to the authority of the Secretary of the Army and as prescribed by Army Regulation 215-1, this Second Amendment to the United States Army Nonappropriated Fund Employee 401(k) Savings Plan is hereby adopted.



JOHN A. MACDONALD
Brigadier General, U.S. Army
Commander
U.S. Army Community and Family
Support Center

30 DEC 2005

Date